

Fill in this information to identify the case:

Debtor 1 Joel J Bednar

Debtor 2 Sally M Bednar
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania (State)

Case number 19-21750 - cmb

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: PNC Bank, N.A.

Court claim no. (if known):
35

Last 4 digits of any number you use to identify the debtor's account: 6 5 1 4

Property address: 104 SRADER GROVE RD
FREEPORT PA 16229

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$:

Part 3: Postpetition Mortgage Payment

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 07/ 04/ 2024
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$
- c. **Total.** Add lines a and b. (c) \$

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

MM / DD / YYYY

Debtor 1

Joel J Bednar

Case number (if known) 19-21750

First Name

Middle Name

Last Name

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box:

- ☒ I am the creditor.
- ☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

 /s/Aletha Bowman
Signature

Date 05/21/2024

Print Aletha Bowman Title Loan Support Analyst
First Name Middle Name Last Name

Company PNC Bank, N.A.

If different from the notice address listed on the proof of claim to which this response applies:

Address
Number Street
City State ZIP Code
Contact phone Email

UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA
(Pittsburgh)

IN RE: Joel J Bednar Sally M Bednar	Case No. 19-21750 Judge Carlota M Bohm Chapter 13
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CERTIFICATE OF SERVICE OF
Response to Notice of Final Cure Payment

I, the undersigned, hereby certify that, on May 21, 2024, a true and correct copy of the Response to Notice of Final Cure Payment was electronically served upon the following using the Court's CM/ECF system:

Debtor's Attorney: Jeffrey J. Sikirica
Trustee: Ronda J. Winnecour
Office of the United States Trustee

Further, I certify that, on May 21, 2024, a true and correct copy of the Response to Notice of Final Cure Payment was forwarded via U.S. Mail, first class postage prepaid and properly addressed, to the following at the address shown below:

Joel J Bednar
Sally M Bednar
104 Srader Grove Road, Freeport, PA 16229

By: /s/Aletha Bowman
Aletha Bowman
PNC Bank, N.A.
PO Box 94982
Cleveland OH 44101
855-245-3814